

United States Bankruptcy Court
Northern District of Ohio

In re:
Keith Anderson
Tonya Anderson
Debtors

Case No. 12-53744-mss
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-5

User: bhem
Form ID: 230

Page 1 of 3
Total Noticed: 34

Date Rcvd: May 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2013.

db/db +Keith Anderson, Tonya Anderson, 1768 17th St., Cuyahoga Falls, OH 44223-1842
aty +Martha R. Spaner, Reisenfeld & Associates LPA LLC, 3962 Red Bank Rd,
Cincinnati, OH 45227-3408
aty +Patti H. Bass, 3936 E. Ft. Lowell Rd., #200, Tucson, AZ 85712-1083
tr +Keith Rucinski, Chapter 13 Trustee, One Cascade Plaza, Suite 2020, Akron, OH 44308-1160
cr +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083
21955440 +Alexandria Vanek, 5640 Wouthwyck Blvd, Toledo OH 43614-1569
21955464 +Bank of America, 450 American St, Suite SV416, Simi Valley CA 93065-6285
21955442 +Bank of New York Mellon, 8742 Lucent, Suite 300, Littleton CO 80129-2386
21955444 +Bill Me Later, POB 105658, Atlanta GA 30348-5658
21955445 +Charter One, PO Box 9665, Providence RI 02940-9665
21955447 +Citizens Bank, 1 Citizens Drive, Riverside RI 02915-3000
21955448 +City of Akron, Public Utilities, 146 South High Street Room 211, Akron OH 44308-1894
21955449 +Dominion East Ohio, PO Box 26785, Richmond VA 23261-6785
21955450 ++FIRSTMERIT BANK NA, 3 CASCADE PLAZA CAS36, 3RD FLOOR, AKRON OH 44308-1124
(address filed with court: First Merit Bank, POB 1499, Akron OH 44309-1499)
21955452 +Home Depot, Processing Center, Des Moines IA 50364-0001
21955455 Key Bank, PO Box 94968, Cleveland OH 44101-4968
21955465 +Northland Group, Inc., PO Box 390846, Minneapolis MN 55439-0846
21955457 +Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Littleton CO 80129-2386
22096872 +The Bank of New York Mellon, c/o Martha R. Spaner, Esq, 3962 Red Bank Rd,
Cincinnati, OH 45227-3408
21955462 Wells Fargo, PO Box 5296, Carol Stream IL 60197-5296
21955463 +Wells Fargo Auto Finance, P.O. Box 25341, Santa Ana CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: warnermendenhall@hotmail.com May 23 2013 21:46:01 Warner Mendenhall,
190 N Union St, #201, Akron, OH 44304
intp +EDI: QDLKUHARICH.COM May 23 2013 23:23:00 Dynelle Schinker-Kuharich,
4300 Lynn Road, Suite 205, Ravenna, OH 44266-7838
21955441 +EDI: BANKAMER2.COM May 23 2013 23:23:00 Bank of America, 100 N. Tryon St.,
Charlotte NC 28202-4031
21955443 EDI: HFC.COM May 23 2013 23:23:00 Best Buy/HSBC, POB 5238, Carol Stream IL 60197-5238
21955446 +EDI: CHASE.COM May 23 2013 23:23:00 Chase, POB 15153, Wilmington DE 19886-5153
21955451 EDI: RMSC.COM May 23 2013 23:23:00 GE Capitol Retail Bank, POB 965004,
Orlando FL 32896-5004
21955453 +EDI: HFC.COM May 23 2013 23:23:00 HSBC Bank, PO Box 5253, Carol Stream IL 60197-5253
21955456 EDI: TSYS2.COM May 23 2013 23:23:00 Macy's, POB 183083, Columbus OH 43218-3083
21955458 EDI: WTRRRNBANK.COM May 23 2013 23:23:00 Target National Bank, PO Box 660170,
Dallas TX 75266-0170
21955459 EDI: TFSR.COM May 23 2013 23:23:00 Toyota Financial Service, PO Box 4102,
Carol Stream IL 60197-4102
21955454 EDI: USBANKARS.COM May 23 2013 23:23:00 Key Bank, PO Box 790408,
Saint Louis MO 63179-0408
21955460 EDI: WFNNB.COM May 23 2013 23:23:00 Victoria's Secret, POB 659728,
San Antonio TX 78265-9728
21955461 +EDI: RMSC.COM May 23 2013 23:23:00 Walmart, PO Box 981400, El Paso TX 79998-1400
TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr THE BANK OF NEW YORK MELLON

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2013

Signature:



District/off: 0647-5

User: bhem
Form ID: 230

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Total Noticed: 34

Date Rcvd: May 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2013 at the address(es) listed below:

Keith Rucinski efilings@ch13akron.com, krucinski@ecf.epiqsystems.com
Lenore Kleinman ust04 on behalf of U.S. Trustee United States Trustee
Lenore.Kleinman@usdoj.gov
Martha R. Spaner on behalf of Creditor THE BANK OF NEW YORK MELLON ohbk@rslegal.com,
rsbkecfbackup@gmail.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Warner Mendenhall on behalf of Debtor Tonya Anderson warnermendenhall@hotmail.com,
bcyecfnotify@rushpost.com
Warner Mendenhall on behalf of Debtor Keith Anderson warnermendenhall@hotmail.com,
bcyecfnotify@rushpost.com

TOTAL: 6

United States Bankruptcy Court for the Northern District of Ohio

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under Chapter 7 on November 25, 2012 and was converted to a case under Chapter 13 on May 21, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information

Case Number: 12-53744-mss Debtor(s): Keith Anderson 1768 17th St. Cuyahoga Falls, OH 44223 Tonya Anderson 1768 17th St. Cuyahoga Falls, OH 44223 Other names used by the Debtor(s) in the last 8 years: Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN: XXX-XX-8695 XXX-XX-1210	Attorney for Debtor: Warner Mendenhall 190 N Union St #201 Akron, OH 44304 Telephone number: (330) 535-9160 Bankruptcy Trustee: Keith Rucinski Chapter 13 Trustee One Cascade Plaza Suite 2020 Akron, OH 44308 Telephone number: (330) 762-6335
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Meeting of Creditors

All debtors must bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: June 20, 2013

Time: 10:30 AM

Location: Chapter 13 Hearing Room, PNC Center, One Cascade Plaza, 20th Floor, Akron, OH 44308

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim:

- All Creditors (except governmental units): September 18, 2013
- Governmental Units (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): May 24, 2013

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: August 19, 2013

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Deadline to File an Objection to Confirmation: 7 days before the confirmation hearing date.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. The plan or the summary of the plan will be sent separately. The hearing on confirmation will be held:

Date: August 1, 2013

Time: 01:30 PM

Location: US Bankruptcy Court, 2 S. Main St, 260 John F. Seiberling Federal Building, Akron, OH 44308-1810

Address of the Bankruptcy Court Clerk's Office: 455 John F. Seiberling Federal Building US Courthouse 2 South Main Street Akron, OH 44308	For the Court: Clerk of the Bankruptcy Court: Kenneth J. Hirz Date: May 23, 2013
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Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 13 Bankruptcy Case:

A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the other side of this notice, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form (Official Form B10) may be obtained from the Research and Forms page of the court's website at www.ohnb.uscourts.gov, or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the other side of this notice, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. **Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims set forth on the other side of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices